

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 19-29782-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael J. Carbotti  
142 Lions Head Boulevard South  
Brick, NJ 08723

Joanne M. Carbotti  
142 Lions Head Boulevard South  
Brick, NJ 08723

Social Security No.:  
xxx-xx-8533

xxx-xx-9014

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/17/19  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 30, 2019  
JAN: vpm

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Michael J. Carbotti  
Joanne M. Carbotti  
Debtors

Case No. 19-29782-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 44

Date Rcvd: Oct 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2019.

db/jdb	+Michael J. Carbotti, Joanne M. Carbotti, 142 Lions Head Boulevard South, Brick, NJ 08723-7823
518520739	BP Visa Signature Credit Card/Synchrony, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
518520744	+Capital One/ Sachs Fifth Avenue, 3455 Highway 80 West, Jackson, MS 39209-7202
518520747	+Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
518520749	+Costco Visa By Citi, PO Box 9001016, Louisville, KY 40290-1016
518520750	+Credit First NA, PO Box 81344, Cleveland, OH 44188-0001
518520751	+Department of Education, PO Box 2837, Portland, OR 97208-2837
518520754	+EZ Pass Violation Processing, PO Box 52005, Newark, NJ 07101-8205
518520755	+First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557
518520756	+First Premier Bank, PO Box 5619, Sioux Falls, SD 57117-5519
518520757	+First Premier Bank, Credit Card department, PO Box 5519, Sioux Falls, SD 57117-5519
518520761	+Lord and Taylor, PO Box 71106, Charlotte, NC 28272-1106
518520763	+Macys, PO Box 183083, Columbus, OH 43218-3083
518520765	+New Jersey Division of Pensions, and Benefits, 50 West State Street, Trenton, NJ 08608-1220
518520766	+New Jersey Turnpike Authority, P.O. Box 4971, Trenton, NJ 08650-4971
518520767	New York City Department of Finance, Church Street Station, PO Box 3640, New York, NY 10008-3640
518520772	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Division of Taxation, PO Box 187, Trenton, NJ 08695)
518520775	TD Bank Visa, PO Box 100290, Fenwick, WV 26202-3290
518520777	++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197)
518520773	+Target Card Services, Box 660170, Dallas, TX 75266-0170
518520778	+USAA, 10750 McDermott Freeway, San Antonio, TX 78288-1600
518520779	+Village Capital & Investments LLC, 2863 Saint Rose Parkway, Henderson, NV 89052-4806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 30 2019 23:56:52 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 30 2019 23:56:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518520738	+E-mail/Text: ally@ebn.phinsolutions.com Oct 30 2019 23:54:08 Ally, PO Box 380902, Minneapolis, MN 55438-0902
518520748	E-mail/Text: megan.harper@phila.gov Oct 30 2019 23:57:14 City of Philadelphia, 1401 John F. Kennedy Boulevard, Suite 1330, Philadelphia, PA 19102
518520740	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 31 2019 00:04:05 Capital One, PO Box 85619, Richmond, VA 23285-5619
518520741	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 31 2019 00:03:18 Capital One, PO Box 71083, Charlotte, NC 28272-1083
518520742	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 31 2019 00:04:05 Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285
518520745	E-mail/PDF: gecsedri@recoverycorp.com Oct 31 2019 00:04:41 Care Credit, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518520752	E-mail/Text: mrdiscen@discover.com Oct 30 2019 23:55:53 Discover, PO Box 3008, New Albany, OH 43054-3008
518530600	E-mail/Text: mrdiscen@discover.com Oct 30 2019 23:55:53 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518520759	+E-mail/Text: cio.bnmail@irs.gov Oct 30 2019 23:56:10 IRS, Central Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
518520760	+E-mail/Text: bncnotices@becket-lee.com Oct 30 2019 23:55:58 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
518539739	E-mail/PDF: resurgentbknotifications@resurgent.com Oct 31 2019 00:03:32 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518520762	+E-mail/PDF: gecsedri@recoverycorp.com Oct 31 2019 00:03:53 Lowes, PO Box 1111, North Wilkesboro, NC 28659-1111
518520764	+E-mail/PDF: MerrickBKNNotifications@Resurgent.com Oct 31 2019 00:04:38 Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
518520770	+E-mail/PDF: gecsedri@recoverycorp.com Oct 31 2019 00:04:41 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
518522064	+E-mail/PDF: gecsedri@recoverycorp.com Oct 31 2019 00:03:53 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518520774	E-mail/Text: bankruptcy@td.com Oct 30 2019 23:56:56 TD Bank NA, PO Box 84037, Columbus, GA 31908
518520776	+E-mail/PDF: gecsedri@recoverycorp.com Oct 31 2019 00:04:41 TJX Mastercard, PO Box 530949, Atlanta, GA 30353-0949
518520781	E-mail/Text: vci.bkcy@vwcredit.com Oct 30 2019 23:57:01 VW Credit, 1401 Franklin Boulevard, Libertyville, IL 60048

District/off: 0312-3

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Oct 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518520782 +E-mail/PDF: gecscedi@recoverycorp.com Oct 31 2019 00:03:08 Walmart,  
702 Southwest 8th Street, Bentonville, AR 72716-6299  
518520783 E-mail/PDF: gecscedi@recoverycorp.com Oct 31 2019 00:03:53 Walmart Mastercard/Synchrony Bank,  
Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518520768 NJ CLASS  
518520769 NJHESAA, 4 Quakerbridge Plaza, PO Box 544, VI 00862-5000  
518520780 Volkswagen Motor Credit  
518520743\* Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285  
518520746\* +Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  
518520753\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover, PO Box 3008, New Albany, OH 43054-3008)  
518520758\* First Premier Bank, PO Box 5619, Sioux Falls, SD 57117-5519  
518520771\* +Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658

TOTALS: 3, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian F. O'Malley on behalf of Joint Debtor Joanne M. Carbotti momalley14@aol.com  
Brian F. O'Malley on behalf of Debtor Michael J. Carbotti momalley14@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4